

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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In Re:

Virginia Karros

Case No.: 24-12353Judge: Christine M. GravelleChapter: 13**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (**choose one**):

1.  Motion for Relief from the Automatic Stay filed by PNC Bank, NA, creditor,

A hearing has been scheduled for July 3, 2024, at 9:00am.

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

- Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

I fell behind on my payments due to the repairs that I needed to have done to the roof of my house. It was imperative that I get those repairs done to prevent further damage. I have applied for funds from the NJ State Fireman's Association. As a survivor of deceased fireman, I can apply for help with certain expenses. I anticipate receiving these funds mid-July, and once received, I will be able to

- Other (**explain your answer**):

make a payment on the post-petition arrears to PNC Bank. I will resume making the regular payments to PNC Bank starting July 2024.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 6/27/2024

/s/ Virginia Karros  
Debtor's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.